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PATENT APPLICATION

Reinhart Boerner Van Deuren s.c.

Andrew T Pham

Date: October 17, 2003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3628

EXAMINER: FRANTZY POINVIL

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In re application of: Edward G. McLaughlin and Flint A. Lane)	GROUP 3				
Application No: 09/277,189)	For: ELECTRONIC BILL PRESENTATION AND				
Filed: March 26, 1999)	PAYMENT METHOD AND SYSTEM				
Confirmation No. 3185)					
Attorney Docket No. 7196-RCE)					
Customer No. 22922)					

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 October 17, 2003

<u>AMENDMENT D</u>

Sir:

In response to the Office Action mailed October 3, 2003, reconsideration of the claims as amended and the Remarks as set forth is respectfully requested.

The U.S. Patent and Trademark Office is authorized to charge any additional fees required to secure the entry of this Amendment Under Rule 1.111, or to credit any overpayment, to Deposit Account No. 18-0882.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this Amendment.

Remarks/Arguments begin on page 12 of this Amendment.

PTO/SB/21 (08-00)

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Approved for use through 10/31/2002. OMB 0651-0031 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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		First	Named Inventor	Edward G. McLaughlin			1	
		Group Art Unit		3628	3628			
		Exam	Examiner Name Frantzy Poinvil					
Total Number of Pages in This Submission			Attorn	ney Docket Number	7196-RCE			1
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			lieves that all appropriate fees are hereby paid, but authorization is hereby given to sit Account No. 18-0882 for any fee deficiency or credit any overpayment.					
Response to Missing Parts under 37 CFR 1.52 or 1.53					Andrew T. Pha	uph-		
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Firm or		Boerner Van Deuren s.c.						
Individual name	Andrew T. Pham							-
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Date	October 17, 2003							
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Signature Date October 17, 2003								/

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